

Northern District of Georgia

In Debtor(s)  
Re: **Kathleen Marie Hardrick**  
4133 Duran Lane  
Auburn, GA 30011

Case No.: **19-66512-jwc**  
Chapter: **7**  
Judge: **Jeffery W. Cavender**

**xxx-xx-1883**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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Jeffery W. Cavender  
United States Bankruptcy Judge

Dated: February 13, 2020

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

In re:  
Kathleen Marie Hardrick  
Debtor

Case No. 19-66512-jwc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113E-9

User: admin  
Form ID: 182

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db +Kathleen Marie Hardrick, 4133 Duran Lane, Auburn, GA 30011-4700  
22799585 +Allied Collection & Credit Bureau, Inc., Po Box 640, Hoschton GA 30548-0640  
22683051 +Childrens Healthcare of Atlanta, 1605 Chantilly Drive, #200, Atlanta, GA 30324-3269  
22799586 +City of Buford, 2300 Buford Hwy, Buford GA 30518-6044  
22683052 +Collectron Of Atlanta/Carter-Young, Attention: Bankruptcy, Po Box 92269, Atlanta, GA 30314-0269  
22683054 +Convergent Outsourcing, PO Box 1022, Wixom, MI 48393-1022  
22683063 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
22799587 +Luminess Direct LLC, 12802 Capricorn Dr, Stafford TX 77477-3913  
22683064 +Medical Data Systems (MDS), Attn: Bankruptcy Dept, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413  
22683065 +Orions Management Grou, 711 E. Ball Road, Anaheim, CA 92805-5925  
22799588 +Tebo Dental Group, 609 Beaver Run Road NW, Suite A 609, Lilburn GA 30047-3401  
22683069 +Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710  
22683070 +US AUTO FINANCE GROUP, LLC, C/o Registered Agents Inc (R.A.), 4068 Brookcrest Cir, Decatur, GA 30032-3821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BKACOOPER.COM Feb 14 2020 02:28:00 Kyle A. Cooper, Greene & Cooper,  
120 Travertine Trail, Alpharetta, GA 30022-5194  
cr +EDI: ATLASACQU.COM Feb 14 2020 02:28:00 Atlas Acquisitions, LLC, Attn: Avi Schild,  
294 Union Street, Hackensack, NJ 07601-4303  
22683049 +EDI: AFNIRECOVERY.COM Feb 14 2020 02:28:00 Afni, Inc., Attn: Bankruptcy, Po Box 3427,  
Bloomington, IL 61702-3427  
22683050 +E-mail/Text: bky@americanprofit.net Feb 13 2020 22:41:51 American Profit Recovery,  
Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288  
22779769 +EDI: ATLASACQU.COM Feb 14 2020 02:28:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
22683053 EDI: WFNNB.COM Feb 14 2020 02:28:00 Comenitybank/New York, Attn: Bankruptcy,  
Po Box 18215, Columbus, OH 43218  
22683055 +E-mail/Text: electronicbkydocs@nelnet.net Feb 13 2020 22:41:11  
Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
22683057 EDI: BLUESTEM Feb 14 2020 02:28:00 Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
22683056 +EDI: BLUESTEM Feb 14 2020 02:28:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
Saint Cloud, MN 56395-1250  
22683058 EDI: GADEPTOFRREV.COM Feb 14 2020 02:28:00 Georgia Department of Revenue,  
Compliance Division, ARCS Bankruptcy, 1800 Century BLVD NE Suite 9100,  
Atlanta, GA 30345-3202  
22683059 +EDI: HY11.COM Feb 14 2020 02:28:00 Hyundai Motor Finance, Attn: Bankruptcy,  
Po Box 20829, Fountain City, CA 92728-0829  
22683060 +EDI: IIC9.COM Feb 14 2020 02:28:00 IC System, 444 Highway 96 East, PO Box 64378,  
Saint Paul, MN 55164-0378  
22683061 EDI: IRS.COM Feb 14 2020 02:28:00 IRS, 401 W. Peachtree St., NW, Stop #334-D,  
Room 400, Atlanta, GA 30308  
22683062 +EDI: JEFFERSONCAP.COM Feb 14 2020 02:28:00 Jefferson Capital System LLC, P.O.Box 772813,  
Chicago, IL 60677-0113  
22683062 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 13 2020 22:41:35 Jefferson Capital System LLC,  
P.O.Box 772813, Chicago, IL 60677-0113  
22683066 +E-mail/Text: Bankruptcy@PDQServices.net Feb 13 2020 22:42:05 Pdq Services Inc,  
Attn: Bankruptcy Department, 700 Churchill Ct. Suite 200, Woodstock, GA 30188-6841  
22683067 +E-mail/Text: BankruptcyMail@questdiagnostics.com Feb 13 2020 22:42:29 Quest Diagnostics,  
3 Giralta Farms, Madison, NJ 07940-1027  
22683068 +EDI: SWCR.COM Feb 14 2020 02:28:00 Southwest Credit Systems, 4120 International Parkway,  
Suite 1100, Carrollton, TX 75007-1958  
22683071 +EDI: USAA.COM Feb 14 2020 02:28:00 USAA Federal Savings Bank, Attn: Bankruptcy,  
10750 Mcdermott Freeway, San Antonio, TX 78288-1600  
22685815 E-mail/Text: usagan.bk@usdoj.gov Feb 13 2020 22:40:46 United States Attorney,  
Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309  
22683072 +EDI: WFFC.COM Feb 14 2020 02:28:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 113E-9

User: admin  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

E. L. Clark on behalf of Debtor Kathleen Marie Hardrick [ecfnotices@cwl3.com](mailto:ecfnotices@cwl3.com),  
[cwatlantabk@gmail.com](mailto:cwatlantabk@gmail.com)

Kyle A. Cooper [kylecoopertrustee@gmail.com](mailto:kylecoopertrustee@gmail.com), [GA31@ecfcbis.com](mailto:GA31@ecfcbis.com)  
Office of the United States Trustee [ustpregion21.at.ecf@usdoj.gov](mailto:ustpregion21.at.ecf@usdoj.gov)

TOTAL: 3